



OFFICE OF
INSURANCE COMMISSIONER

FILED

SEP 12 2005

Hearing Unit JIC
Patricia G. Petersen
Chief Hearing Officer

In the Matter of

ROBERT S. CHRONISTER,

Licensee.

No. D 05 - 375

ORDER REVOKING LICENSE

To: Robert S. Chronister
3893 Gala Loop
Bellingham, WA 98226

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is **REVOKED**, effective September 22, 2005, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. In August, 2004, Robert S. Chronister ("licensee") met with a Washington consumer who had responded to an advertisement for mortgage protection insurance. The consumer instructed the licensee that he was not interested in long term care insurance and was only interested in purchasing life insurance with a death benefit sufficient to pay off his home mortgage of approximately \$125,000. The licensee quoted the consumer a \$125,000 life insurance policy with Mutual of Omaha at \$320 per month. The consumer gave the licensee an initial premium check payable to Mutual of Omaha for what the consumer was led to believe was the \$125,000 life insurance policy. In reality, the premium check, which was cashed by Mutual of Omaha, was for a Long Term Care Policy.
2. Licensee then told the consumer that he would correct the mistake and get the \$125,000 life insurance policy issued. Without the consumer's knowledge or consent the licensee completed another application to Mutual of Omaha. Licensee did not apply for the requested \$125,000 amount. Instead, he applied for a \$50,000 Universal Life policy with a \$50,000 term rider on the primary insured. The consumer reviewed this application when it was obtained by the investigator from Mutual of Omaha and said that he had never seen this application and that his signatures were forgeries.
3. Licensee then quoted and offered to put in force for the consumer a life insurance policy with U.S. Financial Life Insurance Company. Licensee had no appointment with U.S. Financial Life Insurance Company, and submitted another application through an appointed U.S. Financial Life Insurance Company agent. The consumer reviewed this application when it was obtained by the investigator from U. S. Financial and said that he had never seen this application and that his signatures were forgeries. Included with the application were forms that consented to HIV testing, and a form that would allow bank deductions from the consumer's bank account.

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4. In addition to the forged documents, a photocopy of a supposed blank check marked "VOID" was submitted to U. S. Financial. This was the consumer's check # 5477 – the very same check that was submitted to Mutual of Omaha and that was cashed by Mutual of Omaha. This check was submitted to U. S. Financial along with the forged application, a forged bank account access authorization, and other forged documents. Licensee Chronister admitted to having altered the photocopy of this check and said he didn't see anything wrong.
5. The licensee violated the following regulations and provisions of the insurance code:
- a.) By engaging in unfair or deceptive acts or practices in the conduct of business, the licensee violated RCW 48.30.010 (1).
 - b.) By making, publishing, and disseminating false, deceptive and misleading representations in the conduct of the business of insurance, the licensee violated RCW 48.30.040.
 - c.) By making, issuing and circulating misrepresentations of the terms of insurance policies, the licensee violated RCW 48.30.090.
 - d.) By quoting and attempting to place insurance with a company with whom he had no appointment, the licensee violated RCW 48.17.010.
 - e.) By making false or misleading statements or impersonations in or relative to applications for insurance, the licensee violated RCW 48.30.210

By reason of your conduct, and your violations of the Insurance Code, you have shown yourself to be, and are so deemed by the commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.530 and RCW 48.17.540(2).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you

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think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention John Hamje, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT TUMWATER, WASHINGTON, this 2nd day of September, 2005.

MIKE KREIDLER
Insurance Commissioner

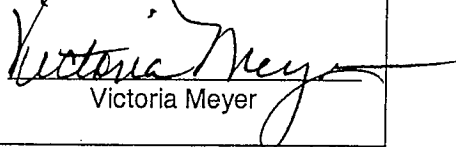
By

JOHN F. HAMJE
Deputy Insurance Commissioner
Consumer Protection Division

DECLARATION OF MAILING

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to **Robert S. Chronister**.

Dated: September 2, 2005
At Tumwater, Washington


Victoria Meyer